

Martha G. Bronitsky
Chapter 13 Standing Trustee
6140 Stoneridge Mall Rd #250
Pleasanton, CA 94588-4588
(925) 621- 1900

Trustee for Debtor(s)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re

Reginald Franklin Boyer
Sara Patricia Everett-Boyer

Chapter 13 Case No. 13-40402-MEH13

**OBJECTION TO CLAIM #28 AND
NOTICE THEREOF WITH
CERTIFICATE OF SERVICE**

debtor(s)

OBJECTION TO CLAIM

I, Martha G. Bronitsky, Chapter 13 Standing Trustee, hereby object to the claim of:
Galway Financial Services
Attn: Officer Lisa M Doherty
3870 Peachtree Industrial Blvd #340-316
Duluth, GA 30096
(Creditor)

for any amount because claim number 28 was not filed timely, pursuant, to Bankruptcy Rule
3002(c) of the Code.

NOTICE

NOTICE IS HEREBY GIVEN

(i) That local rule 9014-1 of the United States Bankruptcy Court for the Northern District of
California prescribes the procedures to be followed and that any objection to the requested relief,
or a request for hearing on the matter must be filed and served upon initiating party within 21 days
of mailing of the notice;

(ii) That a request for a hearing or objection must be accompanied by any declarations or
memoranda of law the party objecting or requesting wishes to present in support of its position,

(iii) That if there is not a timely objection to the requested relief or a request for hearing, the court
may enter an order granting the relief by default; and

(iv) Either: (a) That the initiating party will give at least 10 days written notice of hearing to the objecting or requesting party, and to any trustee or committee appointed in the case, in the event any objection or request for hearing is timely made; or (b) The tentative hearing date.

/s/ Martha G. Bronitsky

Signature of Martha G. Bronitsky
Chapter 13 Standing Trustee

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have served a copy of this document with attachments by depositing it in the United States mail with first class postage in a sealed envelope addressed to the aforementioned claimant, debtor and counsel for debtor.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Reginald Franklin Boyer
Sara Patricia Everett-Boyer
14023 Seagate Dr
San Leandro, CA 94577-6409

Patrick L Forte Atty
1 Kaiser Plaza #480
Oakland, CA 94612

(Counsel for Debtor)

(Debtor(s))

Also notify:

Check 'N Go of California, Inc.
Attn: Officer
7755 Montgomery Rd, Suite 400
Cincinnati OH 45236

Date: September 19, 2013

/s/ Tran Nguyen

Tran Nguyen

United States Bankruptcy Court Northern CA Bankruptcy Court - Oakland				PROOF OF CLAIM	
Name of Debtor: Galway Act Name: SARA EVERETT-BOYER SARA EVERETT-BOYER			Case Number: 13-40402		
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of a case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.					
Name of Creditor (The Person or other entity to whom the debtor owes money or property): GALWAY FINANCIAL SERVICES, LLC, Successor To and Assignment From: CHECK N GO			<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input checked="" type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input checked="" type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.		
Name and address where notices should be sent GALWAY FINANCIAL SERVICES, LLC 3870 PEACHTREE INDUSTRIAL BLVD SUITE 340-316 DULUTH, GA. 30096 Telephone No: (404)835-2275					
Account or other number by which creditor identifies debtor: 20050620000220140			Check here if this claim <input type="checkbox"/> replaces a previously filled claim 00/00/00 <input type="checkbox"/> amends		
1. BASIS FOR CLAIM					
		Secured		Unsecured	
<input type="checkbox"/> Goods Sold	PRIN.	\$0.00		\$315.00	<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four of SS #: _____ Unpaid compensation for services performed from _____ to _____
<input type="checkbox"/> Services performed	PRE PET.	\$0.00		\$0.00	
<input checked="" type="checkbox"/> Money loaned	LATE CHG.	\$0.00		\$0.00	
<input type="checkbox"/> Person Injury/wrongful death	COST.	\$0.00		\$0.00	
<input type="checkbox"/> Taxes	POST PET.	\$0.00		\$0.00	
<input type="checkbox"/> Other: _____	ARREAR.	\$0.00		\$0.00	
2. DATE DEBT WAS INCURRED 00/00/00			3. IF COURT JUDGEMENT, DATE OBTAINED 00/00/00		
4. TOTAL AMOUNT OF CLAIM AT THE TIME CASE WAS FILED:			\$315.00	\$0.00	\$0.00
			(Unsecured)	(Secured)	(Priority)
					\$315.00
					(Total)
If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.					
5. SECURED CLAIM.				7. UNSECURED PRIORITY CLAIM.	
<input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description: P&I and Fees Collateral Arrearage				<input type="checkbox"/> Check this box if you have unsecured priority claim Amount entitled to priority \$0.00	
Real Estate \$0.00 \$0.00 \$0.00				<input type="checkbox"/> Wages, salaries, or commissions (up to \$10,000),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).	
Motor Vehicle \$0.00 \$0.00 \$0.00				<input type="checkbox"/> Contributions to an employee benefit plan- 11 U.S.C. § 507(a)(5).	
Other \$0.00 \$0.00 \$0.00				<input type="checkbox"/> Up to \$2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).	
Value of Collateral: \$0.00				<input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).	
Amount of arrearage and other charges at the time case filed included in secured claim, if any: \$0.00				<input type="checkbox"/> Taxes or penalties owed to governmental units- 11 U.S.C. § 507(a)(8).	
6. Unsecured Nonpriority Claim \$315.00				<input type="checkbox"/> Other- Specify applicable paragraph of 11 U.S.C. § 507(a) _____	
<input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.				(*Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment. \$10,000 and 180-day limits apply to cases filed on or after 4/20/05. Pub. L. 109-8.	
8. Credits: The amount of all payments on this claim has been credited and deducted for purpose of making this proof of claim.					THIS SPACE IS FOR COURT USE ONLY
9. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.					
10. Date-Stamped Copy: To receive an acknowledgement of the filing of your claim, enclosed a stamp, self-addressed envelope and copy of this proof of claim.					
Date	Sign and print name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): GALWAY FINANCIAL SERVICES, LLC /s/Lisa M Doherty				

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.